



Aspen Chiropractic Clinic Financial Policy

Insurance Forms/Payment

If you receive correspondence from your insurance carrier pertaining to the care you have received at this office and a request of more information regarding your care, please bring it in as soon as possible. It is very important that we keep your file as up to date as possible.

Occasionally, either by mistake, or due to provisions in your policy, the check issued by the insurance company for payment of services rendered in our office may come to you instead of our office. If you should receive any unexpected check(s) in the mail, please contact us to see if the check represents payment of your bill at our clinic.

Patients without Insurance

You can pay for your visit before you leave or we can send you a statement in the mail. We accept cash, check, Visa, MasterCard, and Discover. If you are within the National Poverty level for income, you may qualify for Hardship. If you have questions about our Hardship Policy, please ask. We will be happy to help.

Group or Individual Insurance

Your insurance is an agreement between you and your insurance company, not between your insurance company and our office. We cannot be certain if your insurance covers Chiropractic, although most policies do provide some type of coverage. The amount they pay varies from one policy to another. When possible, we will call to verify benefits on your insurance; however, the benefits quoted to us by your insurance company are not a guarantee of payment. If we are an “in-network” provider for your insurance company, discounts will be applied after your insurance has processed the information we send them. Billing statements we send you may be less than what your insurance sends you.

As a courtesy to you, our office will complete most necessary insurance forms at no additional charge, and file them with your insurance company to help you collect. It is to be understood and agreed that any services rendered are charged to you directly and you are personally responsible for payment of any non-covered services, deductibles, or co-pays. You may also pay the full amount due each day and receive a credit on your account when insurance pays. You can use the credit toward non-covered services, applied to your next visit or ask for a refund. If a credit is refunded, a check will be mailed to you.

Medicare

We accept assignment from Medicare. The check is usually sent directly to our office in payment for the services that Medicare will cover, which for Chiropractors is ONLY manual manipulation of the spine (adjusting of the head, neck, back, and hips). Medicare pays usually 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and remaining 20%. All other services we provide are NON-COVERED. These services include but are not limited to x-rays, initial examination, re-examinations, routine spinal care, electrical stimulation, mechanical traction, extremity manipulation (adjusting shoulders, wrists, hands, feet, knees, etc), cold laser, massage, nutritional supplements, and other therapies. Medicare patients are fully responsible for charges of non-covered services. Secondary insurance may or may not pay for these non-covered services. Our office completes and files the forms for Medicare and any secondary insurance at no charge.

Secondary Insurance

Please inform us of any secondary insurance you may have. We will assist you if you need help filing.

Flex Plans/Medical Savings Accounts

Please inform us if you have a medical or health savings account, sometimes known as a “flex plan.” We will be happy to provide you with a statement of your charges for reimbursement.

“On the Job” Injury

If you are injured on the job, your care should be paid for under your employer’s Worker’s Compensation insurance. You will need to inform your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or you suspend or terminate care, any fees and services are due immediately.

Personal Injury or Automobile Accidents

Please present your auto insurance card, your health insurance card, and tell us if you have retained an attorney.

There are four options available to the Personal Injury patient:

- 1) Pay cash for your care and we will submit reports whenever necessary
- 2) We will bill (accept assignment) from the Med Pay portion of your auto insurance.
- 3) We will accept a Letter of Protection or Doctor’s Lien from an attorney and await payment at the time of settlement as long as you remain an active patient until released by the initial treating doctor.
- 4) We will bill your standard health insurance plan and you will be responsible for all co-pays and deductibles as they are incurred.

I have read, received a copy, and understand the Aspen Chiropractic Clinic's Financial Policy. I understand that my insurance is an arrangement between myself and my insurance company, NOT between Aspen Chiropractic Clinic and my insurance company. I understand that if Aspen Chiropractic Clinic is an "in-network" provider for my insurance company, discounts will be applied after my insurance has processed the information and informed Aspen Chiropractic Clinic. I request that Aspen Chiropractic Clinic prepare the customary forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by the doctors at Aspen Chiropractic Clinic that fees will be due and payable immediately. The only exception is if I signed a monthly or weekly payment plan that I discussed with the doctors and billing specialist at Aspen Chiropractic Clinic.

PATIENT SIGNATURE (or guardian if patient is a minor)

DATE

PARENT SIGNATURE (if minor)